

Savings

Statement Savings

Minimum balance (no monthly fee)	\$250
Monthly fee for under \$250	\$4
Under age 21	No minimum balance
Non-Profit organizations	No minimum balance
.	Interest at prevailing rate
Minimum opening deposit	\$100
Withdrawals per cycle: 6 (Six), each additional	\$2

Money Market Accounts

Minimum opening deposit	\$2,500
Minimum balance (no monthly fee)	\$500
Monthly fee for under \$500	\$15
Transfers or debits per statement cycle	6
Fees for each additional check	\$15
Interest	Prevailing Rate

First Index Account

*Earn top interest tied directly to Fed Fund averages.
Your Annual Percentage Yield depends on your
balance and changes monthly (7th business day).*

Minimum opening deposit	\$1,000
Minimum balance (no monthly fee)	\$1,000
Monthly fee for under \$1,000	\$15
Transfers or debits per statement cycle	6
Fee for each additional transfer or debit per statement cycle	\$15

Certificates of Deposit

*We have many types of CD's and can tailor one to fit
your needs. Come in or call for information!*

Individual Retirement Accounts

Standard IRA Available w/ both variable and fixed rates.

Roth IRA A nondeductible account that features tax-free
withdrawals for certain distribution reasons after a five
year holding period.

Education IRA A nondeductible account that features tax-
free withdrawals for a very specific purpose - a child's
higher education expenses.

Access Features

Online Banking and Online Bill Pay

For 1st Access Online Banking or Bill Pay services and
demonstration, visit www.1stnatbk.com

Telephone Banking

1st Access Telephone Banking provides 24-Hour access
to your account information. 434-369-4064.

Mobile Banking

Access all of your accounts from anywhere with the
First Nat Mobile App on your mobile devices!

Branches in
**Lynchburg, Danville,
Charlottesville,**
and everywhere in-between!



**FIRST NATIONAL
BANK**
www.1stnatbk.com



A Great Selection of
Products and Services

**FIRST NATIONAL
BANK**

**Checking, Savings, IRAs,
Debit Cards, Loans, and more.**



Checking

KaChing! Checking

- Bonus rates paid on balances up to \$30,000*
- Bonus rates paid on the portion of the balance above \$30,000*
- Nationwide ATM fee refunds*
- Minimum opening deposit, \$100*

**Earn bonus rates and nationwide ATM Fee Refunds at the end of each monthly statement cycle upon meeting the following qualifications:*

- 12 Debit Card transactions (point of sale) posted during the qualification cycle
- 1 Direct Deposit or ACH Auto Debit posted during the qualification cycle.
- Receive Electronic Statement each month

MpFree! Checking

- \$25 refund as a sign up bonus*
- \$5 refund every month*
- ATM Fee refunds nationwide!*
- Minimum opening deposit, \$100*

**Earn iTunes® download refunds, Amazon® merchandise refunds, and nationwide ATM Fee Refunds at the end of each monthly statement cycle upon meeting the following qualifications:*

- 15 Debit Card transactions (point of sale) posted during the qualification cycle
- Receive Electronic Statement each month

*Amazon is a trademark of Amazon.com, Inc. The program is not endorsed by iTunes®, Apple®, Amazon®, or Amazon.com, Inc., nor is there any actual or implied joint venture, partnership, or relationship of any kind between First National Bank and iTunes®, Apple®, Amazon®, or Amazon.com, Inc.

1st Choice Club

- Minimum opening balance \$1,000
- Interest Prevailing Rate
- 1st Choice Club CD (Premium CD) Varies
- One-up rate on Certificates of Deposit. . 1x per term
- Statement Monthly
- 1st Choice Checks 400 Free per year
- Monthly maintenance fee \$12

*Avoid fee by A) maintaining \$1,000 balance, or B) linking to deposit accounts totaling \$10,000, or C) maintaining \$15,000 consumer loan balances**

- Travel cards and cashiers checks Fee Free
- Notary services Free
- Other features: Consumer loan rate discounts, Safe Deposit Box discount, free signature guarantee.

**Consumer loan balances are defined as installment loans, outstanding equity line balances, or equity loan balances. Commercial loans, time notes, and mortgage loans are excluded from this calculation.*

Free Checking Account

- Minimum opening deposit \$100
- No minimum balance after opening
- No monthly maintenance fee
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs

Regular Checking

- Minimum opening deposit \$100
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs
- Monthly maintenance fee - \$6 if balance falls below \$200

Interest Checking

- Minimum opening deposit \$500
- Unlimited transactions
- Visa Check Card - Transaction free at FNB ATMs
- Monthly maintenance fee \$12 if balance falls below \$500

Visa Check Card

You may use your card wherever VISA Debit, PLUS®, or STAR®, is accepted.

Credit Cards

No annual fee for personal unsecured credit cards.**

Loans

Real Estate Loan

No fee for credit report with first deed of trust (purchase or refinance).**

Installment Loans

.25% off the annual percentage rate on a new fixed rate installment loan when deducted from your First National checking account.**

Home Equity Lines of Credit

Ask us how to avoid closing costs.**

Fixed Rate Home Equity Loans

Terms available up to 15 Years.** ** Subject to credit approval

Other Fees & Services

Collections

Incoming and outgoing collections \$15
Domestic \$15 Foreign \$15

Wire Transfers

Outgoing wire, customer
Domestic \$25 Foreign \$45
Incoming wire, customer \$10

Bookkeeping Fees

Non-imaged statement (per page) \$1
Statement request \$5
Stop payment \$33
Insufficient funds check charge (per item) \$33
Cash items held (per day) \$5
Early closure (within 90 days of opening) \$20

Research and Administration

Levy or Garnishment \$100
Research, per hour \$25
Reconcile bank statement, per hour \$25
Photocopies, per page \$1
Copy checks, deposits/statements, per page \$1

Night Deposit Bags

Locked canvas bags, each \$20
Vinyl zipper bags, each \$5

Other Fees

Cashiers check (customer only) \$8
Cashing noncustomer checks (each) \$5
Internal account transfers \$2
Overdraft transfer fee \$10
Commercial checking accounts
administrative expense (monthly) \$10
Dormant account (monthly) \$7.50

Safe Deposit Boxes

Safe deposit boxes at most locations.



For complete product details, visit us online at www.1stnatbk.com